THE UNITED STATES PATENT AND TRADEMARK OFFICE

Mail Stop Patent Application Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

In re application of: Kermit D. Lopez, et al.

For: PROCESSING NEGOTIABLE ECONOMIC CREDITS THROUGH ELECTRONIC HAND HELD

DEVICES

Attorney Docket Number: 1000-1307

DECLARATION & POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

- 1. My residence, post office address, and citizenship are as stated below next to my name.
- 2. I believe that I am the true and original inventor of the subject matter that is claimed and for which a patent is sought on the invention entitled:

PROCESSING NEGOTIABLE ECONOMIC CREDITS THROUGH ELECTRONIC HAND HELD DEVICES

- 3. I have reviewed and understand the contents of the above-identified specification, including the claims.
- 4. I acknowledge the duty to disclose information, which is material to the patentability of this application as defined by Title 37, Code of Federal Regulations, § 1.56.
- 5. This patent application is a divisional application of co-pending prior patent application Serial No. 09/684,737 filed on October 6, 2000, the disclosure of which is incorporated herein by reference.
- 6. I hereby appoint Kris T. Fredrick, Luis M. Ortiz and Kermit D. Lopez, patent attorneys registered and recognized before the United States Patent and Trademark Office as follows:

Luis M. Ortiz, Registration. No. 36,230 Kermit D. Lopez, Registration. No. 41,953

Luis M. Ortiz and/or Kermit D. Lopez will prosecute this patent application and transact all business in the United States Patent and Trademark Office connected

therewith, and to file and prosecute any international patent application filed thereon before any international authorities under the Patent Cooperation Treaty.

Send correspondence to:

ORTIZ & LOPEZ, PLLC

Patent Attorneys P.O. Box 4484

Albuquerque, NM 87196-4484

Attorney Docket No. 1000-1307

6. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full name of 1st Joint Inventor:

Kermit D. Lopez

Inventor's Signature:

December 29, 2003

Residence (City, State):

1400 Mesilla N.E.

Albuquerque, NM 87110

Citizenship:

Date:

USA

Full name of 2nd Joint Inventor:

Luis M. Ortiz

Inventor's Signature:

Date:

December 29, 2003

Residence (City, State):

4000 Constitution N.E. Albuquerque, NM 87110

Citizenship:

USA

Full name of 3rd Joint Inventor:

Davin E. Lopez

Inventor's Signature:

Date: December 29, 2003

Residence (City, State): 4000 Constitution N.E.

Albuquerque, NM 87110

Citizenship: USA